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**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF NEW YORK**

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In re:

VANCE BIENGARDO and  
DAWN R. JULIUS-BIENGARDO,

CASE NO. 14-36201 (CGM)  
CHAPTER 13

Debtor(s).  
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**DEBTOR LOSS MITIGATION AFFIDAVIT**

STATE OF NEW YORK     )  
                                      )ss.:  
COUNTY OF DUTCHESS    )

I, Leah S. Madera, being sworn, say:

I am not a party to this action, am over 18 years of age and reside in Poughquag, New York.

On November 19, 2014, I served a true and completed copy of the Financial Packet, including the following documents:

- ☒ A copy of the Debtor(s)' two (2) most recent Income Tax Returns, signed & dated;
- ☒ A copy of the most bank statements for accounts ending \*\*\*5983; and \*\*\* 7868;
- ☒ A copy of the completed 4506-T Form, signed & dated;
- ☒ A copy of the completed Uniform Borrower Assistance Form, signed & dated;
- ☒ A copy of the completed Hardship Affidavit Form, signed & dated;
- ☒ A copy of most recent thirty (30) days paycheck stubs;
- ☐ A copy of the Debtor(s) Hardship Letter, signed & dated;
- ☐ Proof of Second Party Income by Affidavit;
- ☒ Other (please specify):
  - 1. Completed Profit & Loss Statement for Vance Biengardo dba Express Pool Builders from August 2013 through August 2014;
  - 2. Letter of Explanation of Child Support and Pension Benefits received by Dawn Julius Biengardo;
  - 3. Copy of Domestic Relations Order in support of Letter of Explanation;
  - 4. Copy of Dawn Julius Biengardo's M&T Bank Account No. \*\*\*\*\*5983

- for May 2, 2014 through August 1, 2014 with pension and child support  
income circled;
5. Current utility bill.

upon the following parties at the following addresses:

**VIA FIRST CLASS MAIL & EMAIL**

Shapiro, DiCaro & Barak, LLC  
105 Maxess Rd., Suite N109  
Melville, NY 11747  
Attn: Kimberly Manno

Please be advised that the loss mitigation contact is as follows:

Name: Andrea B. Malin

Title: Attorney for the Debtor(s)

Phone Number: (845) 298-1600

Fax Number: (845) 298-1265

Email Address: genmallaw@optonline.net

Dated: Wappingers Falls, New York  
November 19, 2014

/s/ Leah S. Madera  
LEAH S. MADERA

Sworn to before me this  
19<sup>th</sup> day of November, 2014

/s/ Andrea B. Malin  
Andrea B. Malin  
Notary Public, State of New York  
Qualified in Dutchess County  
Commission Expires 6/23/2018